

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Ronald L. McMannen Sr.

S.S. No.: xxx-xx-3717

Mailing Address: 40 Hawthorne Drive, Durham, NC 27712-

Case No. 11-81383

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 26, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 20, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 7/20/11	
				Lastname-SS#: McMannen-3717	

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	GMAC-1st DOT			North Pier Ocean Villa	Timeshare		

ARREARAGE CLAIMS					REJECTED EXECUTORY CONTRACTS/LEASES	
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral
	GMAC-1st DOT			**		
				**		
				**		
				**		
				**		
				**		
	First Citizens-2nd			**		
		\$1,016	**			
			**			
			**			

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	First Citizens-2nd		\$254	N/A	n/a	\$254.00	Land and Home
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Coastal Federal		\$7,740	5.00	\$77	\$187.26	2007 Ford Ranger
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,750
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		\$100
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT			
\$ \$496	per month for	60	months, then
\$ N/A	per month for	N/A	months.
Adequate Protection Payment Period:			11.77 months.
Sch D # = The number of the secured debt as listed on Schedule D.			
Adequate Protection = Monthly 'Adequate Protection' payment amt.			
† = May include up to 2 post-petition payments.			
* Co-sign protect on all debts so designated on the filed schedules.			
** = Greater of DMI x ACP or EAE (Page 4 of 4)			
Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO			

Other Miscellaneous Provisions	
Plan to allow for 3 "waivers".	

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Coastal Federal Credit Union****
Post Office Box 30495
Tampa, FL 33630

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Exxon Mobil
Post Office Box 103028
Roswell, GA 30076-3028

Universal Account Servicing LLC
Post Office Box 147
Saint Joseph, MO 64502

Experian
P.O. Box 2002
Allen, TX 75013-2002

First Citizens Bank**
Post Office Box 1580
Roanoke, VA 24007-1580

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

First Citizens Bank****
Post Office Box 1580
Roanoke, VA 24007-1580

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

GMAC Mortgage **
P.O. Box 8300
Fort Washington, PA 19034-8300

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Law Offices of John T. Orcutt
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